

**UNITED STATES BANKRUPTCY COURT**  
**WESTERN DISTRICT of MISSOURI**

**Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines**

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/30/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Edward Owens  
 1613 Roberta Dr.  
 Raymore, MO 64083

Melody Ann Cox—Owens  
 aka Melody Owens, aka Melody Cox, fka Melody  
 Bohm  
 1613 Roberta Dr.  
 Raymore, MO 64083

Case Number:  
 13-41587-drd7

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
 xxx-xx-6951  
 xxx-xx-0946

Attorney for Debtor(s) (name and address):

Karen S. Maxcy  
 W M Law  
 3100 Broadway, Suite 1420  
 Kansas City, MO 64111  
 Telephone number: 816-756-1144

Bankruptcy Trustee (name and address):

Janice E. Stanton  
 104 W. 9th Street – Suite 303  
 Kansas City, MO 64105  
 Telephone number: 816-421-7770

**Meeting of Creditors**

Date: **June 4, 2013**

Time: **01:30 PM**

Location: **Room 2110B, 400 East 9th Street, Kansas City, MO 64106**

**Presumption of Abuse under 11 U.S.C. § 707(b)**

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/5/13**

**Deadline to Object to Exemptions:**

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.**

**Foreign Creditors**

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

**Bankruptcy Clerk's Office: [www.mow.uscourts.gov](http://www.mow.uscourts.gov)**

400 E. 9th Street, Room 1510  
 Kansas City, MO 64106  
 Telephone Number: 816-512-1800  
 VCIS Number toll free: 866-222-8029

**For the Court:**

Court Executive:  
 Ann Thompson

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 4/30/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

**To obtain a claim form go to:** [http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK\\_Forms\\_Current/B\\_010.pdf](http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf)

## EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
<b>Legal Advice</b>	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

## Imaged Certificate of Notice Page 3 of 5

United States Bankruptcy Court  
Western District of MissouriIn re:  
John Edward Owens  
Melody Ann Cox-Owens  
DebtorsCase No. 13-41587-drd  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0866-4

User: parlec  
Form ID: b9aPage 1 of 3  
Total Noticed: 39

Date Rcvd: May 01, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 03, 2013.

db/jdb +John Edward Owens, Melody Ann Cox-Owens, 1613 Roberta Dr., Raymore, MO 64083-9388  
 14783423 Capital One, PO Box 60504, City of Industry, CA 91716-0504  
 14783425 Cass County Collector, 2725 Cantrell Rd, Harrisonville, MO 64701-4004  
 14783426 +Central Communications CU, 17811 E US Hwy 40, Independence, MO 64055-5406  
 14783427 Citibank, PO Box 790110, Saint Louis, MO 63179-0110  
 14783433 HSBC, PO Box 60504, City of Industry, CA 91716-0504  
 14783432 +Home Depot, PO Box 790328, Saint Louis, MO 63179-0328  
 14783436 +James B Nutter, 4153 Broadway, PO Box 10346, Kansas City, MO 64171-0346  
 14783442 Minuteclinic Diagnostic of Kansas, PO Box 8430, Belfast, ME 04915-8430  
 14783445 One Main Financial, PO Box 183172, Columbus, OH 43218-3172  
 14783447 +St Luke's Medical Group, 14115 W 95th St, Lenexa, KS 66215-5207  
 14783448 +UMB, 921 Walnut St, Kansas City, MO 64106-2017  
 14783450 ++VON MAUR INC, 6565 BRADY STREET, DAVENPORT IA 52806-2054  
 (address filed with court: Von Maur, 6565 Brady St, Davenport, IA 52806)  
 14783449 +Venture Financial Service, In, PO Box 16568, 9500 E 63rd St Suite 202,  
 Kansas City, MO 64133-4951  
 14783451 +Wells Fargo Financial, PO Box 660431, Dallas, TX 75266-0431

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty

E-mail/Text: bankruptcy@wagonergroup.com May 01 2013 21:15:20 Karen S. Maxcy, W M Law,  
 3100 Broadway, Suite 1420, Kansas City, MO 64111  
 tr +EDI: BJESTANTON.COM May 01 2013 21:18:00 Janice E. Stanton, 104 W. 9th Street - Suite 303,  
 Kansas City, MO 64105-1718  
 smg E-mail/Text: ecfnofices@dor.mo.gov May 01 2013 21:22:19 Missouri Department of Revenue,  
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475  
 14783417 EDI: RMSC.COM May 01 2013 21:18:00 AEO/GECRB, PO Box 530942, Atlanta, GA 30353-0942  
 14783419 +EDI: AMEREXPR.COM May 01 2013 21:18:00 American Express, P.O. Box 650448,  
 Dallas, TX 75265-0448  
 14783418 +EDI: AMEREXPR.COM May 01 2013 21:18:00 American Express, PO Box 981535,  
 El Paso, TX 79998-1535  
 14783420 +EDI: HFC.COM May 01 2013 21:18:00 Beneficial, PO Box 4153-K, Carol Stream, IL 60197  
 14783421 +E-mail/Text: LASHLEY@BLUERIDGEBANK.NET May 01 2013 21:21:47 Blue Ridge Bank & Trust,  
 4200 Little Blue Parkway, Independence, MO 64057-8312  
 14783424 EDI: CAPITALONE.COM May 01 2013 21:18:00 Capital One, PO Box 85619,  
 Richmond, VA 23285-5619  
 14783422 +EDI: CAPITALONE.COM May 01 2013 21:18:00 Capital One, PO Box 30281,  
 Salt Lake City, UT 84130-0281  
 14783428 +E-mail/Text: bankruptcy@commercebank.com May 01 2013 21:25:32 Commerce Bank, PO Box 410857,  
 Kansas City, MO 64141-0857  
 14783429 EDI: RCSFNBMARIN.COM May 01 2013 21:18:00 Credit One Bank, PO Box 60500,  
 City of Industry, CA 91716-0500  
 14783430 +EDI: DISCOVER.COM May 01 2013 21:18:00 Discover, PO Box 6103, Carol Stream, IL 60197-6103  
 14783431 EDI: AMINFOPP.COM May 01 2013 21:23:00 First Premier Bank, PO Box 5529,  
 Sioux Falls, SD 57117-5529  
 14783434 +EDI: HFC.COM May 01 2013 21:18:00 HSBC Card Services, PO Box 5222,  
 Carol Stream, IL 60197-5222  
 14783435 EDI: IRS.COM May 01 2013 21:18:00 Internal Revenue Service, PO Box 21126,  
 Philadelphia, PA 19114  
 14783437 EDI: TSYS2.COM May 01 2013 21:18:00 Juniper Bank, PO Box 13337,  
 Philadelphia, PA 19101-3337  
 14783438 EDI: CBSKOHL.S.COM May 01 2013 21:18:00 Kohl's, PO Box 2983, Milwaukee, WI 53201-2983  
 14783439 EDI: TSYS2.COM May 01 2013 21:18:00 Macy's, PO Box 183083, Columbus, OH 43218-3083  
 14783440 EDI: TSYS2.COM May 01 2013 21:18:00 Macy's, PO Box 183084, Columbus, OH 43218-3084  
 14783441 +EDI: WFNNB.COM May 01 2013 21:23:00 Maurice's, PO Box 659705, San Antonio, TX 78265-9705  
 14783443 E-mail/Text: ecfnofices@dor.mo.gov May 01 2013 21:22:19 Missouri Department of Revenue,  
 Taxation Division, PO Box 385, Jefferson City, MO 65105-0385  
 14783444 +E-mail/Text: demand@nfm.com May 01 2013 21:25:30 Nebraska Furniture Mart, PO Box 2335,  
 Omaha, NE 68103-2335  
 14783446 EDI: SEARS.COM May 01 2013 21:18:00 Sears, PO Box 688957, Des Moines, IA 50368-8957

TOTAL: 24

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

District/off: 0866-4

User: parlec  
Form ID: b9a

Page 2 of 3  
Total Noticed: 39

Date Rcvd: May 01, 2013

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 03, 2013

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0866-4

User: parlec  
Form ID: b9a

Page 3 of 3  
Total Noticed: 39

Date Rcvd: May 01, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 30, 2013 at the address(es) listed below:

Janice E. Stanton janice.stanton@sbcglobal.net, julie.marcus303@sbcglobal.net;mol3@ecfcbis.com  
Karen S. Maxcy on behalf of Joint Debtor Melody Ann Cox-Owens bankruptcy@wagonergroup.com,  
maxcy@wagonergroup.com  
Karen S. Maxcy on behalf of Debtor John Edward Owens bankruptcy@wagonergroup.com,  
maxcy@wagonergroup.com

TOTAL: 3